



Meeting Your Needs. At Home. At Sea.

Workshops

Registration is required.

Call (202) 433-6151 DSN 288-6151

All workshops are open to active duty service members, spouses, retirees, civilians affected by base realignment and to DoD civilians on a space available basis.

1-2 March	Power of Positive Parenting	0800 – 1200	FFSC
3 March	Self Esteem Building	1000 – 1200	FFSC
4 March	Introduction to Saving & Investing	1300 – 1500	FFSC
9-12 March	SAVI Command REP Training *(Sexual Assault Victim Intervention)	0730 – 1530	FFSC
12 March	Investing	0800 – 1500	FFSC
15 March	Lunch & Learn "Sidestepping the Power Struggle"	1130 – 1300	NNMC
16-19 March	CONSEP (Career Options & Navy Skills Evaluation Program)	0800 – 1600	FFSC
22 March	Lunch & Learn "Building Self Esteem"	1130 – 1330	FFSC
23 March	Interviewing Skills	0900 – 1200	FFSC
23 March	Retirement Planning	1300 – 1500	FFSC
24 March	Smart Emotions	0730 – 1530	FFSC
26 March	Millionaire Club	0800 – 1500	FFSC
29 March	Career Information Team Brief	0900 – 1100	FFSC
29 March	Newcomers Finance	1300 – 1500	FFSC
30 March	Smooth Move	0900 - 1200	FFSC
30 March	Meet the Employer	1300 - 1500	FFSC
31 March	Smooth Move	0900 - 1200	NNMC
31 March	Salary Negotiation	0900 – 1200	FFSC

** Must attend all classes in order to be certified.

The Quarterdeck

March 2004

Millionaires Club

You've read the stories, "**Millionaire Sailors**" and wonder how they could do it on military pay. It's not as difficult as you may think, but it does require discipline.

One sailor put money into a savings account and never touched it for more than ten years. Another bought a car, paid through allotment. Once the car was paid off, he never stopped the allotment.

What each person had in common was self-discipline. They learned to live on less than they made; knew the difference between wants and needs, and how to set goals for themselves.

Without setting personal goals, planning and focusing, there is no driving force to accomplish anything in life. Where do you want to go with your life?

To learn more please call and register to join us 26 March here at the Fleet and Family Support Center from 0800-1500.

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The Personal Financial Management (PFM) program was established to promote fiscal responsibility and provide proactive training for service members and their families, helping them to better manage their finances and plan for their futures.

It's a cost-free military benefit, earned by your service, and available at the Fleet and Family Support Center.



Personal Financial Readiness is...

- \$ - Establishing a budget
- Paying your bills on time
- \$ - Securing adequate insurance coverage
- \$ - Building personal savings
- Investing for your future
- \$ - Planning for retirement
- Freedom from bill collectors
- \$ - Self-confidence and peace of mind

Personal Financial Readiness is NOT...

- \$ - Living beyond your means
- \$ - Multiple credit cards
- \$ - Consumer debt
- \$ - High interest
- \$ - Paying minimums on your credit card bills month after month
- \$ - Spending everything you earn
- \$ - Ignoring the need for retirement planning

The Fleet & Family Support Center is located on the Anacostia Annex, Bldg. 72, 2767 Watson Road. SW, Phone: 202-433-6151, DSN 288-6151
Toll Free 1-866-557-4410
<http://www.ndw.navy.mil/FFSC/default.html>